

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF WISCONSIN**

In re Christel Ninette Ahmad,)
)
Debtor.)
)

Case No. 20- 21745
Chapter 13

AFFIDAVIT OF DEBTOR REGARDING MOTION TO CONTINUE STAY

I, Christel Ninette Ahmad, being first duly sworn upon oath, depose and say:

1. That I am a citizen of the United States over the age of eighteen years and am otherwise competent to testify to the facts stated herein.
2. That I have had one previous case under Title 11 dismissed within 1 year of the filing of this present Chapter 13 bankruptcy.
3. That since the dismissal of the previous bankruptcy, there has been a substantial change in my personal and financial affairs. My previous case, 19-21901, was dismissed on September 10, 2019 for failure to make the plan payments. In the summer and fall of 2019, my father, brother, and daughter were all hospitalized. During that time, I was unable to work because I was helping to take care of them. Additionally, I didn't feel like I was getting timely communication from my previous counsel. Ultimately due to the stress of my family members illnesses and confusion with previous counsel, I was unable to make my plan payments and my case dismissed. Now all my family members are out of the hospital and healthy. I have also hired new counsel for this current case. Moreover, my significant other is going to help contribute to my household income in the amount of \$1,500.00 a month and I am going to apply for a loan modification my mortgage company.

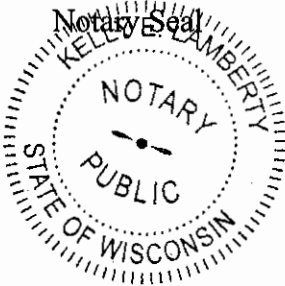
Michael J. Watton, Esq.
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4. My plan payments are affordable based upon my current budget and I understand the requirement to make all plan payments on time or my case my dismiss.
5. That this present Chapter 13 bankruptcy will result in a confirmed plan which will be fully performed.

Dated: 03/05/2020

Christel Ahmad
Christel Ninette Ahmad

Subscribed and sworn to before me this 5th of March, 2020.



[Signature]
Notary Public
My commission is permanent